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WHITE DEVELOPMENT CORPORATION

GRANTOR

TO

WARRANTY DEED

JOHNNY W. HIGDON, ET UX

GRANTEES

FOR AND IN CONSIDERATION of the sum of Ten Dollars, (\$10.00), cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, WHITE DEVELOPMENT CORPORATION, does hereby sell, convey and warrant unto:

JOHNNY W. HIGDON and wife, LAURA B. HIGDON

as Tenants by the Entirety with full survivorship rights and not as Tenants in Common, the land lying and being situated in Desoto County, Mississippi, more particularly described as follows, to-wit:

Lot 65, Section "A", Belmor Lakes Subdivision as situated in Section 16, Township 2 South, Range 6 West, Desoto County, Mississippi as per plat recorded in Plat Book 72, Pages 28-29 in the office of the Chancery Clerk of Desoto County, Mississippi.

The warranty in this deed is subject to subdivision and zoning regulations in Desoto County, Mississippi, rights of way and easements for public roads and public utilities, and restrictive covenants for said subdivision.

This property is new construction and not a part of builders' homestead.

Taxes to be pro-rated at closing and possession to take place upon closing.

WITNESS OUR SIGNATURES this the 15th day of May, 2001.

STATE MS. - DESOTO CO.
FILED
JUN 6 4 12 PM '01

WHITE DEVELOPMENT CORPORATION

Belinda K. White, Sec
By: Belinda K. White, Secretary

BK 393 PG 647
W.F. K.

STATE OF MISSISSIPPI

COUNTY OF DESOTO

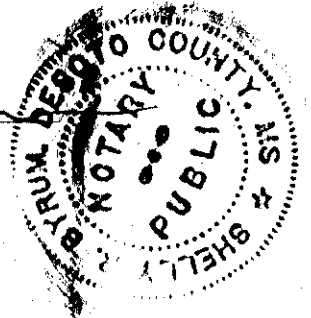
THIS DAY personally appeared before me the undersigned authority in and for the above county and state, the within named Belinda K. White as Secretary of White Development Corporation who acknowledged that he/she/they signed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned, as his/her/their free and voluntary act and deed on behalf of said corporation after being duly authorized to do so.

GIVEN UNDER MY HAND and official seal of office, this the 15th day of May, 2001.

MY COMMISSION EXPIRES:

MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES MAY 24, 2004
I AM NOT A TRUSTEED ALL NOTARY SERVICE
(SEAL)

Shelley K. B...
NOTARY PUBLIC

GRANTORS ADDRESS: 8200 Rosemont, D D MS 38654HOME PHONE: NA WORK PHONE: 895-6014GRANTEES ADDRESS: 7533 CARNIVAL CV., MEMPHIS, TN 38125HOME PHONE: 751-3243 W - 359-4754

Prepared by & return to: Les Shumake, P. O. Box 803, Olive Branch, MS 38654
(662) 895-5565